INSTRUCTIONS FOR COMPLETING OFFICIAL FORM 9A NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING DATES (Individual or Joint Debtor No Asset Case)

I. INTRODUCTION

Official Form 9A is used for an individual debtor or joint debtors (husband and wife only) in a no asset, chapter 7 case. A no asset case is one in which, after exempt property is excluded and administrative expenses paid, there will be no funds available to pay unsecured creditors.

II. APPLICABLE LAW AND RULES

Bankruptcy Rule 2002(a) requires the bankruptcy clerk (or some other person as the court may direct) to give the debtor, the trustee, all creditors and indenture trustees notice of the meeting of creditors. Creditors and other parties in interest are entitled to "not less than 20 days" notice of the meeting. <u>Id</u>.

Information on bankruptcy and the bankruptcy process is given on the back of the form.

III. DIRECTIONS

1. United States Bankruptcy Court

The preparer should identify the Judicial District in which the petition has been filed, for example, "Eastern District of California."

2. Date Case Filed (or Converted)

The date the bankruptcy case was filed should be placed in the space provided at the top of the form. If the case has been converted from another chapter to chapter 7, the date and chapter under which the case was originally filed should be included as well as the date that the order or notice of conversion was filed.

3. Debtor's Name and Address

The preparer should place the debtor's name and address (including zip code) in the box provided. In the case of joint debtors, both debtors' names and address(es) should be placed in this space. Include all names used by the debtor or joint debtors within the last six years.

4. Case Number

The preparer should place the bankruptcy case number in the box provided.

5. Social Security/Tax Identification Numbers

The preparer should place the debtor's Social Security number in the space provided. In the case of joint debtors, both debtors' Social Security numbers should be placed in this space. Include all federal tax identification numbers used by the debtor or joint debtors.

6. Name and Address of Attorney for Debtor

The preparer should insert the name and address of the attorney or law firm representing the debtor. If a law firm is representing the debtor, the preparer should also include the name of the individual attorney who actually is handling the case. (Any name inserted here should be the same as that of the attorney who signs the bankruptcy petition.) If the debtor does not have an attorney, the preparer should place a "N/A" in the space provided. The telephone number of the debtor's attorney should be inserted in the space provided. (If the debtor is not represented by an attorney, the debtor's telephone number should NOT be inserted.)

7. Name and Address of Trustee

The preparer should insert the name, address, and telephone number of the chapter 7 trustee here.

8. Meeting of Creditors

The preparer should insert the date and time for the meeting of creditors, as well as the address at which the meeting will be held.

9. Deadlines

The date of the last day for filing a complaint objecting to the discharge of the debtor or a complaint to determine the dischargeability of certain types of debts should be placed in the space indicated.

10. Address of the Bankruptcy Clerk's Office

The address and telephone number of the bankruptcy clerk's office should appear in the space provided at the bottom left corner of the form. The hours the clerk's office is open should be placed in the space provided.

11. For the Court

The clerk's name and the date of the notice should be inserted in the space provided on the bottom right corner of the form.